



Loan Participation Opportunity
February 2026

We are pleased to present an opportunity to purchase a participation in a high-quality member business loan. The CU originator of the loan has a good track record for quality originations and will hold 10% and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Fully occupied 8-unit walk-up
Loan Purpose:	Refinance
Property Location:	Brooklyn, NY
Loan Amount:	\$1,890,000
Participation Available:	\$1,701,000
LTV:	61% LTV
Note Rate:	6.375% for 5 years
Servicing Spread:	0.25%
Net Rate to Buyer:	6.125%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	Payments based on 30-year amortization.
Collateral:	First Deed of Trust, Assignment of Rents, UCC-1.
Guarantees:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property is a fully occupied 8-unit walk-up.

The property was built in 2021 and has 6,087 SF.

UW DSCR>1.3x based on 30-year amortization ; Global DSCR 1.5x.

Guarantor FICO 780. ONW>\$8 mm.

If you would be interested in learning more about this opportunity, please contact Judy Sandberg at judysandberg@gsgllc.com or 540-773-5800.